Exhibit Name: Premium Calculation						
Exhibit Number: P11-3, Plan 40			**Reinsurance Year:** 2011			
Record Name: Acreage			**Version:** Approved			
Record Code: P11			**Release Date:** 6/30/2010			

Insurance Plan Code	40 Tree Based Dollar Amount of Insurance		
Commodity Code	0207 Orange Trees 0208 Grapefruit Trees 0209 Lemon Trees	0210 Lime Trees 0211 All other Citrus Trees 0212 Avocado Trees	0213 Carambola Trees 0214 Mango Trees 0265 Banana Trees	0266 Coffee Trees 0267 Papaya Trees

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 1: Liability Calculation						
Total Guarantee Amount = Price Election Amount * Coverage Level Percent * Reported Tree Count * Yield Conversion Factor	Total Guarantee Amount	P11	96	99999999.99	Round to whole number.	
	Price Election Amount	P11	74	9999.9999	None	Edit with ADM Price, "A00810".
	Coverage Level Percent	P14	33	9.9999	None	
	Reported Tree Count	P11	35	9999999999	None	
	Yield Conversion Factor	P11	62	9.999	None	Yield Conversion Factor must be valid; edit with the Yield Conversion ICE, "D00064".
Liability Amount = Total Guarantee Amount * Insured Share Percent	Liability Amount	P11	87	9999999999	Round to whole number.	
	Insured Share Percent	P11	48	9.999	None	

Exhibit Name: Premium Calculation			
Exhibit Number: P11-3, Plan 40		**Reinsurance Year:** 2011	
Record Name: Acreage		**Version:** Approved	
Record Code: P11		**Release Date:** 6/30/2010	

Insurance Plan Code	40 Tree Based Dollar Amount of Insurance		
Commodity Code	0207 Orange Trees 0208 Grapefruit Trees 0209 Lemon Trees	0210 Lime Trees 0211 All other Citrus Trees 0212 Avocado Trees	0213 Carambola Trees 0214 Mango Trees 0265 Banana Trees	0266 Coffee Trees 0267 Papaya Trees

Calculations		Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 2: Total Premium, Subsidy, and Producer Premium Calculation							
Preliminary Total Premium Amount	= Liability Amount * Base Rate * Rate Differential Factor * Unit Structure Discount Factor * Sub County Rate * Option Rate * Proration Percent	Preliminary Total Premium Amount	Internal		9999999999	Round to whole number.	
		Base Rate	ADM		999.99	None	Edit with ADM Base Rate, "A01010".
		Rate Differential Factor	ADM		9.99999999	None	Edit with ADM Coverage Level Differential, "A01040".
		Unit Structure Discount Factor	ADM		9.999	None	edit with ADM Unit Discount, "A01090". When Unit Structure Code equals "OU", then Unit Structure Discount Factor equals Optional Unit Discount Factor. When Unit Structure Code equals "BU", then Unit Structure Discount Factor equals Basic Unit Discount Factor. When Unit Structure Code equals "EU", then Unit Structure Discount Factor equals Enterprise Unit Discount Factor.
		Sub County Rate	ADM		9.9999	None	Edit with ADM Sub County Rate, "A01050".
		Option Rate	ADM		9.9999	None	Edit with ADM Option Rate, "A01060".
		Proration Percent	ADM		9.99	None	Edit with ADM Proration, "A01070". When Commodity Code equals Banana Trees, "0265", Coffee Trees, "0266", Papaya Trees "0267", then Proration Percent must equal zeros.

Exhibit Name: Premium Calculation						
Exhibit Number: P11-3, Plan 40			**Reinsurance Year:** 2011			
Record Name: Acreage			**Version:** Approved			
Record Code: P11			**Release Date:** 6/30/2010			

Insurance Plan Code	40 Tree Based Dollar Amount of Insurance		

Commodity Code	0207 Orange Trees 0208 Grapefruit Trees 0209 Lemon Trees	0210 Lime Trees 0211 All other Citrus Trees 0212 Avocado Trees	0213 Carambola Trees 0214 Mango Trees 0265 Banana Trees	0266 Coffee Trees 0267 Papaya Trees

Calculations		**Field Name**	**Record Number**	**Field Number**	**Field Format**	**Field Rounding**	**Rules**
Total Premium Amount =	Preliminary Total Premium Amount * Multiple Commodity Adjustment Factor	Total Premium Amount	P11	88	9999999999	Round to whole number.	
		Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
Subsidy Amount = Total Premium Amount * Subsidy Percent		Subsidy Amount	P11	86	9999999999	Round to whole number.	
		Subsidy Percent	ADM		9.999	None	Edit with ADM Subsidy Percent, "A00070".
Producer Premium Amount = Total Premium Amount - Subsidy Amount		Producer Premium Amount	P11	89	9999999999	Round to whole number.	